



JC10 Rec'd PCT/PTO 28 APR. 2005

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/509,373 ✓  
First Named Inventor : Roy ADAR  
Filed : September 28, 2004  
TC/A.U. :  
Examiner :

Confirmation No. :

Docket No. : 101374.55471US  
Customer No. : 23911

Title : Apparatus, System and Method for Dispute Resolution,  
Regulation Compliance and Quality Management in  
Financial Institutions

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §§ 1.97 and 1.98**

**Mail Stop AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure under 37 CFR §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents which are listed on the attached Form PTO-1449 and/or listed herein and which the Examiner may deem relevant to patentability of the claims of the above-identified application.

**Concise Explanation Of Non-English Language Documents**

English translations of the Hebrew Articles entitled "The Camera that Never Sleeps" and "The Computer at the Other End of the Line" and are submitted herewith.

The present Information Disclosure Statement is being filed (1) no later than three months from the application's filing date or (2) before the mailing date of the first Office Action on the merits (whichever is later), and therefore no certification under 37 C.F.R. §1.97(e) or fee under 37 C.F.R. §1.17(p) is required.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

If necessary, the paper should be considered as a petition for consideration of the Information Disclosure Statement under 37 C.F.R. §1.97(d)(2) and that the petition fee set forth in 37 C.F.R. §1.17(i) in accordance with 37 C.F.R. §1.97(d)(3) should be charged to Deposit Account No. 05-1323 (Docket #101374.55471US).

Respectfully submitted,

April 28, 2005



Jeffrey D. Sanok

Registration No. 32,169

CROWELL & MORING LLP  
Intellectual Property Group  
P.O. Box 14300  
Washington, DC 20044-4300  
Telephone No.: (202) 624-2500  
Facsimile No.: (202) 628-8844

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PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				Application Number	
(use as many sheets as necessary)				Filing Date	April 9, 2003
				First Named Inventor	Adar Roy et al.
				Art Unit	
				Examiner Name	
Sheet	2	of	4	Attorney Docket Number	4257/061
<b>U.S. PATENT DOCUMENTS</b>					
Examiner Initials*	Cite No. 1	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	US-6212178 B1	4-3-2001	BECK	
	2	US-5303045 A	4-12-1994	RICHARDS et al.	abstract
	3	US-5404170 A	4-4-1995	KEATING	abstract
	4	US-5519446 A	5-21-1996	LEE	abstract
	5	US-5742349 A	4-21-1998	CHOI et al.	abstract
	6	US-5790096 A	8-4-1998	HILL, Jr.	abstract
	7	US-5796439 A	8-18-1998	HEWETT et al.	abstract
	8	US-6037991 A	3-14-2000	THRO et al.	abstract
	9	US-6094227 A	7-25-2000	GUIMIER	abstract
	10	US-6111610 A	8-29-2000	FAROUDJA	abstract
	11	US-5091780 A	2-25-1992	POMERLEAU	fig. 2, col. 3, line 57 - col. 6, line 21
	12	US-5307170 A	4-26-1994	ITSUMI et al.	col. 9, lines 25-40
	13	US-5734441 A	3-31-1998	KONDO et al.	fig. 6, col. 8, lines 20- 54
	14	US-6028626	2-22-2002	AVIV et al.	
	15	US-6295367	9-25-2001	CRABTREE et al.	
	16	US-4145715	3-20-1979	CLEVER Eric C.	col. 1, line 1 - col. 2, line 24, col. 3 line 33- 58
	17	US-2002/0087385 A1	7-4-2002	VINCENT	
	18	US-2002/0059283 A1	5-16-2002	SHAPIRO et al.	
	19	US-2002/0010705 A1	1-24-2002	PARK et al.	
	20	US-6345305 B1	2-5-2002	BECK et al.	
	21	US-6230197 B1	5-8-2001	BECK et al.	
	22	US-6170011 B1	1-2-2001	BECK et al.	
	23	US-6167395 A	12-26-2000	BECK et al.	
	24	US-6138139 A	10-24-2000	BECK et al.	
	25	US-6134530 A	10-17-2000	BUNTING et al.	
	26	US-6092197	7-18-2000	COUEIGNOUX	
	27	US-6070142	5-30-2000	MCDONOUGH et al.	
	28	US-6014647	1-11-2000	NIZZAR et al.	
	29	US-6330025	12-11-2001	ARAZI et al.	
	30	US-6327343 B1	12-4-2001	EPSTEIN et al.	col. 5 lines 9-65, col. 7 lines 14-65, fig. 3A, fig. 3B
	31	US-6427137 B2	7-30-2002	PETRUSHIN	abstract, col. 6 lines 45- 67, col. 8 lines 36-54
	32	US-2003/0059016 A1	3-27-2003	LIEBERMAN et al.	



33	US-6704409 B1	3-9-2004	DILIP et al.	
34	US-5353618	10-4-1994	Crick	
35	US-6404857	6-11-2002	Blair et al.	
36	US-4821118 A	4-11-1989	LAFRENIERE	fig. 10, col. 9 line 44-68, col. 11 line 8 - col 12 line 16, col. 13 line 1-22
37	US-6097429	8-1-2000	SEELY et al.	abstract, col. 8 Line 31-col. 9 line 5, col. 13 line 5 - col. 14 line 17
38	US-6559769	5-6-2003	ANTHONY et al.	abstract, fig. 6, col. 4 line 48 - col. 5 line 6, col. 17 line 44 - col. 19 line 6
39	US-2001/0043697 A1	11-22-2001	COX et al.	abstract, page 1, paragraph 15
40	US-6441734 B1	8-27-2002	GUTTA et al.	abstract
41	US-2003/0128099 A1	7-10-2003	COCKERHAM	abstract, page 5 par. 51, page 5-6 par. 59, page 7, par 70-71

#### FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. †	Foreign Patent Documents	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ‡
		Country Code* Number* Kind Code* (if known)				
	42	WO 03 013113 A2	2-13-2003	BLAIR et al.		
	43	WO 03 067360 A2	8-14-2003	ELAZAR et al.		
	44	WO 98 01838 A	1-15-1998	SULLIVAN Patrick J.	page 1, line 1 - page 3 line 20, page 6 line 4 - page 9, line 14	
	45	WO 95 29470 A	11-2-1995	KATZ Barry	abstract, page 1, line 4-8, page 5, line 15 - page 10 line 8, page 13 line 21 - page 16, line 22	
	46	WO 03 067884 A1	8-14-2003	Yeredor et al.		
	47	GB 9916430.3	7-13-1999	Racal		
Examiner Signature				Date Considered		

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‡ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ‡ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ‡ Applicant is to place a check mark here if English language Translation is attached.

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			Filing Date	April 9, 2003	
			First Named Inventor	Adar Roy et al.	
			Group Art Unit		
			Examiner Name		
Sheet	4	Of	4	Attorney Docket Number	4257061
<b>OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS</b>					
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
	48	NiceVision - Secure your Vision, a prospect by NICE Systems, Ltd.			
	49	NICE Systems announces New Aviation Security Initiative, reprinted from Security Technology & Design			
	50	(Hebrew) "the Camera That Never Sleeps" from Yediot Aharonot			
	51	FREEDMAN, I. Closing the Contact Center Quality Loop with Customer Experience Management, Customer Interaction Solutions, Vol. 19, no. 9, March 2001			
	52	PR NEWswire, NICE Redefines Customer Interactions with Launch of Customer Experience Management, 13 June 2000			
	53	PR NEWswire, Recognition Systems and Hyperion to Provide Closed Loop CRM Analytic Applications, 17 November 1999			
	54	Financial companies want to turn regulatory burden into competitive advantage, 24-Feb-2003, printed from InformationWeek, <a href="http://www.informationweek.com/story/TWK20030223S0002">http://www.informationweek.com/story/TWK20030223S0002</a>			
	55	SEDOR - Internet pages form <a href="http://www.dallmeier-electronic.com">http://www.dallmeier-electronic.com</a>			
	56	(Hebrew) print from Haaretz, "The Computer at the Other End of the Line", Feb-17-2002			
Signature		/Shewana Skinner/			Considered
					04/10/2009

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